



What to Do If Your Child's Identity is Stolen

The website www.consumer.gov suggests that people take four steps after they discover that they have been the victim of identity theft:

- Contact the fraud departments of any of the three major credit bureaus- to place a fraud alert on your file
- Close the accounts that you know or believe have been tampered with or opened fraudulently
- File a police report
- File a complaint with the Federal Trade Commission

Preventing and Dealing with Youth Identity Theft

Identity Theft

Identity Theft is frightening at any age and has become a rising concern throughout the United States. According to the US Federal Trade Commission, between 2003 and 2004 the number of identity thefts reported increased by more than half from 6,400 to 9,800, and the percentage of identity thefts that involved children as a portion of overall identity theft increased from 3% to 4%.

Children are prime victims for identity theft and they are targeted because they have clean credit reports. The social security numbers and personal information for children has become more readily susceptible to identity theft through youths' use of the Internet.

University of Florida expert, Mary Harrison, explained one important difference between child and adult identity theft in an article in www.napa.ufl.edu, the University of Florida media relations website, "thieves necessarily create new credit accounts for child victims, whereas most cases of adult identity theft involve existing accounts".

Child identity theft is, in many ways, potentially more devastating than adult identity theft. Identity theft can prevent youths later in life from being able to get a college loan, driver's license, apartment, car, house, or credit card.

One the best ways to prevent identity theft is for parents and children to always be wary, conscious, and on the offensive when giving out personal information.

How to Protect Your Children

The Columbus Dispatch, May 26, 2005 suggested:

- Ask if Social Security information is necessary before giving it to school officials
- Don't carry your child's Social Security card
- Ask your children to keep their Social Security number off of their driver's license
- Advise and help children monitor their bank accounts and credit accounts
- Discuss with children the importance of safeguarding their financial documents Advise and help youth check their credit report annually
- Everyone is entitled to a free copy of their credit report from each of the three national credit bureaus (Transunion, Uquifax, and Experian) once every twelve months.
- Obtain a copy at www.annualcreditreport.com

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- The reports keep people up to date with their credit history and help gauge whether another person has used their credit.
- Reports however do not contain credit scores.

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For more detailed instructions on how to respond after becoming a victim of both adult or child identity theft, the website www.idtheftcenter.org/ug120.shtml, provides step by step instructions for victims of identity theft.

